

## Assurant Employee Benefits

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### BENEFIT & COST SUMMARY – LIFE/AD&D INSURANCE

Group Name: Fayette County Board of Commissioners

Presented By: Pacific General Underwriters

This quote is good for a future effective date through 08/01/2010.

QUOTED PLAN DESIGN							
DESCRIPTION	Full-time employees						
BENEFIT	1 x earnings						
MAXIMUM	\$50,000						
GUARANTEE ISSUE	The lesser of \$50,000 and the current life carrier Guarantee Issue amount						
AGE REDUCTIONS	At age 65, reduce by 33% of the original schedule amount; at age 70, reduce by 33% of the in force amount.						
DEPENDENT LIFE - ONLY IF ELECTING DEPENDENT HEALTH COVERAGE	<table><tr><td>\$2,000</td><td>Spouse</td></tr><tr><td>\$500</td><td>Child – live birth but less than 6 months</td></tr><tr><td>\$2,000</td><td>Child – 6 months but less than 19 years (25 years if full-time student)</td></tr></table>	\$2,000	Spouse	\$500	Child – live birth but less than 6 months	\$2,000	Child – 6 months but less than 19 years (25 years if full-time student)
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ADDITIONAL VALUED BENEFITS	<ul style="list-style-type: none"><li>• Waiver of Premium option selected is to the earlier of age 65 or retirement.</li><li>• Definition of disability waiver may include the added benefit of own-occupation protection if Assurant Employee Benefits' Long-Term Disability policy is in force.</li><li>• Accelerated Benefit may pay up to 80% of Life benefit.</li><li>• AD&amp;D includes a Higher Education and an Automobile Accident Benefit.</li><li>• AD&amp;D continues for up to 1 year under Waiver of Premium.</li><li>• An online will preparation tool is included. This is a non-insured service provided by New Directions, a third-party vendor. The use of this service should not be considered as a substitute for consultation with an attorney.</li></ul>						

This is only a summary of benefits with rate assumptions. The rates are based on the group's characteristics and benefits at the time the quote was requested. Any change in these factors presented may result in a change of the rates. The plan includes limitations and exclusions. Please contact us for a complete proposal and conditions of quote.

Assurant Employee Benefits is the brand name used for insurance products underwritten and issued by Union Security Insurance Company.

**Q: What if I try to come back to work during a disability?**

A: Your plan has many provisions that encourage and support your return to work. You may receive a portion of your regular Long-Term Disability benefit while working and still be considered disabled.

**Q: Does this plan cover me if I become disabled due to an injury at work?**

A: Yes. Your Long-Term Disability insurance provides benefits on- and off- the- job coverage for disabilities due to injury or illness.

**Q: Are there any excluded medical conditions?**

A: This plan does not exclude specific medical conditions, but a pre-existing condition may affect your eligibility for benefits. Please see your certificate of group insurance for limitations as some conditions may only qualify for a limited benefit duration.

**Q: Does my plan have a pre-existing conditions limitation?**

A: Yes. A pre-existing condition is one for which you have seen a medical practitioner or taken medication in the 6 months prior to your coverage effective date. We will not pay benefits for any disability resulting directly or indirectly from a pre-existing condition unless the disability begins after the earlier of 6 consecutive months ending on or after the effective date of coverage during which you have not consulted with or seen a medical practitioner or received medical care, treatment or services, or taken medication for that condition; OR 24 consecutive months during which you are continuously insured under this plan.

This summary provides only a general overview and does not contain or describe all plan details. Issued insurance policies determine all plan features and policy benefits. Please consult your certificate or group policy for a complete description, including all applicable limitations, exclusions, reductions, and restrictions. Please contact Assurant Employee Benefits for additional information.

**For more information regarding claims and services, please visit our website at:  
[www.assurantemployeebenefits.com](http://www.assurantemployeebenefits.com) or call us at 800.733.7879**